

BUILDING THE FINANCIAL VITALITY OF BORDER FAMILIES



**An examination of the unique role of
community foundations in supporting and
promoting Family Economic Success
strategies in the U.S.-Mexico border region**



A US-Mexico Border Philanthropy Partnership Report

**US-Mexico
Border Philanthropy Partnership**

**Alianza Fronteriza de Filantropía
México-EEUU**



This report is written with the intention of creating a greater understanding of the rewards and challenges associated with the work of launching and implementing Family Economic Success (FES) initiatives. We hope to assist other community foundations and private funders as they consider FES strategies as part of a poverty alleviation tool kit. The experiences of the border community foundations may also provide other foundations undertaking FES strategies for the first time with experienced mentors to help navigate the waters of a collaborative, multi-dimensional process. In addition, these experiences may inform funders who support philanthropic capacity building efforts or FES initiatives as they develop their own initiatives

The study is largely based on a 2007 survey conducted with seven U.S. BPP community foundation members and with additional information provided by the Arizona Community Foundation. The foundations surveyed included:

BROWNSVILLE COMMUNITY FOUNDATION

Brownsville, Texas
www.brownsvillecf.org

COCHISE COMMUNITY FOUNDATION

Cochise County, Arizona
www.cochisefoundation.org

COMMUNITY FOUNDATION OF SOUTHERN NEW MEXICO

Las Cruces, New Mexico
www.cfsnm.org

LAREDO AREA COMMUNITY FOUNDATION

Laredo, Texas
www.lacfonline.org

NEW MEXICO COMMUNITY FOUNDATION

Albuquerque, New Mexico
www.nmcf.org

SAN DIEGO FOUNDATION

San Diego, California
www.sdfoundation.org

SANTA CRUZ COMMUNITY FOUNDATION

Nogales, Arizona
www.cfoaz.org

YUMA COMMUNITY FOUNDATION

Yuma, Arizona
www.yumafoundation.org

FORD FOUNDATION

The Annie E. Casey Foundation

JPMorganChase 

Authored by:
 Carla Roberts,
 Arizona Community Foundation

Ann Tartre,
 Synergos Institute

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Executive Summary

Like many young women, Isabel dreamt of some day raising a happy and healthy family. Unfortunately, several years after the birth of their third child, Isabel's husband became physically and verbally abusive with her. After making the difficult decision to leave her home, with little education and no savings of her own, Isabel spent the next four years living in women's shelters with her three young children. Fortunately, though, the outreach staff of Community Housing Works, a nonprofit organization that is a member of the San Diego Family Asset Building Coalition, were doing their job. Community Housing Works connected Isabel to transitional affordable housing and for the first time in four years she and her kids had a safe place to live.

But, the transformation to Isabel's life did not end there. Through the combined efforts of the partners in the Asset Building Coalition, Isabel participated in financial literacy and counseling programs and received job training to help her plan for her future and independence. With this assistance, for the first time she applied for and received an Earned Income Tax Credit (EITC) refund which she was eligible for as a low-income working parent. She also secured child support payments owed to her by her former husband. Isabel was then directed to a special savings program for low-income families that match funds contributed by the family as long as the savings are used to help a family or individual build assets such as purchasing a home, getting an education or starting a business. She deposited both the EITC payments and some child support payments into the account with the goal of buying a home. Today, Isabel has secure employment she enjoys, her kids are happy, healthy and in school, and she is well on her way to a new dream, becoming a homeowner.

This and thousands of other stories throughout the U.S.-Mexico border region demonstrate the power of Family Economic Success (FES). The FES model, an anti poverty framework developed by the Annie E. Casey Foundation and promoted by partners such as the US-Mexico Border Philanthropy Partnership (BPP), helps low-income working families realize their potential by building strong financial futures. The model integrates three key components: *asset building* strategies that empower families to build wealth and save for the future; *family economic supports*, such as public and private assistance for establishing credit, reducing debt and increasing family financial security; and *workforce development*, ensuring the skills and education necessary to obtain good jobs and build careers.¹

Initiated in 2002 and managed by the Synergos Institute, the BPP is a partnership of 19 border community foundations and 12 regional, national and international funders. The BPP improves the quality of life in the border region by strengthening community foundations and promoting philanthropy. In 2005, BPP community

foundation partners identified building family financial assets as a critical component in improving the quality of life for low-income families.² Family Economic Success became a focus of the BPP's capacity building program, and many U.S.-based border foundations initiated or escalated their FES work through their participation in, or launching of, local FES coalitions. The program has helped community foundations attract new and increased support while improving opportunities for low-income families

Through the deployment of FES strategies in their communities—Earned Income Tax Credits and Individual Development Accounts (IDAs)—border community foundations enhanced opportunities to channel significant dollars

Definition of a Community Foundation, according to the Council on Foundations:

A community foundation is a tax-exempt, nonprofit, autonomous, publicly supported, nonsectarian philanthropic institution with a long term goal of building permanent, named component funds established by many separate donors for the broad-based charitable benefit of the residents of a defined geographic area, typically no larger than a state

¹ For more on Annie E. Casey Foundation's Family Economic Success approach to helping families reach their potential go to <http://www.aecf.org/MajorInitiatives/FamilyEconomicSuccess.aspx>

² The BPP's work with family economic success was piloted with financial support from all BPP funders, but with special support from the Ford Foundation (for community foundation operations), JP Morgan Chase Foundation (for a Learning Forum on the topic), and with targeted funding and technical assistance from the Annie E. Casey Foundation.

directly into low-income households. Between the 2005 and 2007 tax years, Earned Income Tax Credit refunds for sites supported by border community foundations increased from \$14 million to \$19 million. In 2007, 316 IDAs were completed.³

This study finds that this work was accomplished largely through cross-sectorial partnerships. In their role as conveners within the coalitions, BPP member foundations built and enhanced collaboration and partnership-building skills. Border foundations were instrumental in building bridges across sectors and institutions to serve the needs of the working poor. The findings also point to challenges around partnership building, as the necessary partnerships were more easily envisioned than implemented. Differing paradigms and unrealistic expectations of the ability of community foundations to provide financial support caused some tension in the coalitions. Additionally, community foundations recognized the critical role of dedicated, specialized paid staff to support the activities of partners and the need for significant, strategically directed resources for training and retaining a large volunteer contingent upon which local FES activities depend. The foundations also learned that continually educating partners sustains the positive impact of FES work.



Introduction to Family Economic Success Strategies

The BPP's work on Family Economic Success draws almost exclusively on the framework developed by the Annie E. Casey Foundation in its efforts to address poverty and improve the lives of families in both rural and urban areas in the United States. The Casey Framework, "Earn It. Keep It. Grow It." aims to help families earn a living that allows them to survive and thrive, access a full range of financial services and programs to protect their income and lower their cost of living, and maintain or grow assets with savings accounts, educational attainment or investments in real estate that appreciate over time.



Families have access to workforce development, assisting individuals to qualify for, obtain and maintain well paying employment with benefits, or start their own businesses through education or skill training. Individuals enjoy access to job opportunities and the necessary support systems such as adequate child care and transportation.



Families have access to reasonably priced savings and checking accounts and lines of credit. Families have access to financial education and gain financial literacy over time to ensure that they maximize their household budgets and take full advantage of all available tax benefits to increase their incomes.



Families have access, incentives and capacity to save money through matched savings accounts and/or are able to acquire lifelong assets such as education, quality homes, retirement plans, or self-employment.

It is unusual for any one organization to deliver on all three of the strategies that FES comprises. FES work typically calls for the collaboration of an array of local and regional public and private agencies, each bringing its unique resources and knowledge to the three facets of FES.

Building Blocks of Family Economic Success Strategies

Family Economic Success initiatives comprise a variety of strategies and partners. (See Table 1.) A closer look at three key components characteristic of an FES program follows below.

The Earned Income Tax Credit (EITC) is a central building block of many FES strategies, commonly promoted through free or low-cost tax preparation programs. The Earned Income Tax Credit (EITC)—sometimes called the Earned Income Credit (EIC)—is a refundable federal income tax credit for low-income working individuals and families. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify. To qualify, taxpayers must meet certain requirements and file a tax return even if they did not earn enough money to be obligated to file.

Individual Development Accounts (IDAs) are matched savings accounts that enable low-income families to increase their returns on savings accounts and, therefore, incentivize and facilitate the building of assets. These programs also connect families that may

³ This data is compiled from the Annie E. Casey Foundation and the Family Asset-Building Network Sharepoint site.

have otherwise been isolated from the financial mainstream. IDA programs are often designed to build on EITC credits generated in a given tax year. They reward the monthly savings of working-poor families who are building towards purchasing an asset—most commonly buying their first home, paying for post-secondary education, or starting a small business.

The match incentive—similar to an employer match for 401(k) contributions—is provided through a variety of government and private-sector sources. Organizations that operate IDA programs often couple the match incentive with financial literacy education, training to purchase a specific asset, and case management.⁴

Volunteer Income Tax Assistance (VITA)

Clinics are low-cost or free tax preparation sites established for residents, usually as a result of a community coalition. They are almost always staffed by volunteers. In addition to free or low-cost tax preparation, VITA Clinics may offer information on financial planning, tax planning and preparation, credit repair counseling, checking accounts, and other financial products and services as well as access to Individual Development Account programs.

interviewed supported or promoted a range of FES strategies through their role in coalitions and support of partner agencies.

Community foundation employment of FES strategies is wide ranging. The New Mexico Community Foundation had worked to increase the economic stability of families through a variety of strategies before 2000 and prior to the launch of the BPP, while the Laredo Area Community Foundation began its FES work in November 2005 after foundation leadership attended a BPP conference focused on FES initiatives.



A Role for Community Foundations in Family Economic Success

Community Foundations can be key players in the development of economic self-sufficiency. Because of their financial assets and grantmaking abilities, knowledge of their communities and power to convene, they can often be the catalysts to promote these concepts within their community. They also support the work of other agencies to implement FES strategies, and encourage coordinated action among different levels of business, government and the nonprofit sectors. The seven border community foundations that were

	Participating Community Foundations						
Strategies	Brownsville	Cochise	Laredo Area	New Mexico	Santa Cruz	San Diego	Yuma
Earned Income Tax Credit assistance (free or low-cost tax preparation programs)	X	X	X	X	X	X	X
Financial services (access to checking accounts)	X			X	X		X
Individual Development Accounts (and other savings tools)	X	X		X	X	X	X
Financial planning or budgeting	X	X		X	X	X	X
Credit repair				X	X	X	
Home Ownership loans		X	X	X	X	X	
Micro-enterprise loans		X		X	X	X	
Workforce development		X	X	X	X		
Home Ownership Grants							X
Partners							
Volunteer Income Tax Assistance (VITA) Sites	X	X	X	X	X	X	X
Government: State		X		X			
Government: Local	X	X	X	X	X	X	X
Government: County				X			
Nonprofit: United Way	X						X
Nonprofit: Faith Based		X			X		X
Nonprofit: Economic Development	X		X		X	X	X
Nonprofit Other:		X					X
Federal Government IRS SPEC			X				

Table 1. Strategies employed by community foundations and the community partners they worked with to advance FES strategies

⁴ Corporation For Enterprise Development Website: www.cfed.org

At the time of the survey the IDA as a savings tool was a strategy that was in use by all but one foundation. Access to financial planning and budgeting were also common tools, used by six of the seven foundations surveyed. About 70% of the group supported access to home ownership loans, and 60% supported access to financial services, microenterprise loans, and workforce development programs. Three of the seven foundations used credit repair as a means to help low-income families escape poverty. Home Ownership Grants was a new category cited by one foundation. Operation of VITA Clinics was a universal strategy and the engagement of the IRS in training for those sites was also mentioned.

All foundations engaged in partnership with a variety of agencies to advance FES work. While all sites had support of city government—ranging from publicity to implementation to funding—county government was only engaged in the coalition supported by the New Mexico Community Foundation. Local United Ways also helped in strengthening local chapters. Faith-based agencies were active in three coalitions. After local government, economic development agencies were the most commonly cited partners, playing important roles in four of the seven sites.

Fund Development for the Community Foundations

Four community foundations—Brownsville, New Mexico, San Diego and Yuma—indicated that their engagement with FES strategies had stimulated new fund development. These ranged from matching funds for Individual Development Accounts to some innovative—and challenging—housing funds.

For example, Yuma, Arizona experienced significant population growth and a subsequent building boom has created opportunities for fund development in support of affordable housing. Two new and innovative funds have been established at the Yuma Community Foundation specifically to address affordable housing: the Max Hall Fund (see sidebar) and the Yuma Youth Fund. In collaboration with the Industrial Development Authority for the City of Yuma and a local builder, assets from the Yuma Youth Fund are used to finance construction costs for affordable houses in Yuma County. Affordable houses are built and sold with proceeds benefitting the local Boys and Girls Club. The first project returned \$118,000 to the youth club and provided seed funding for two more homes currently under construction. In conjunction with other housing

assistance, a total of 46 Yuma families are the proud owners of their first homes. These outcomes include the results of Comité de Bien Estar, an FES partner in South Yuma County that helped 37 of those families achieve home ownership. In other cases, such as New Mexico's, existing funds were redirected to support FES work.

Public Policy

Five of the seven foundations indicated that their engagement with FES strategies was a critical factor in propelling them into the public policy or community change arena. The San Diego Foundation shared best practices on affordable housing with a reinvestment task force for the city and county

The Max A. Hall Family Charities was started by an affordable housing builder in Yuma. This fund provides bridge grants to help with the down payment and closing costs for income-qualified, first-time home buyers. Since 2004 the fund has already supported six Yuma families that would not otherwise have been able to purchase their first homes.

that is comprised of local financial institutions. The Santa Cruz Community Foundation has worked with the Department of Economic Security in Arizona to create changes in service delivery for people who receive Aid to Families with Dependent Children, and has also worked closely with the Housing Coalition in Nogales to determine strategies for creating more affordable housing in the area. In Laredo, Texas, the community foundation advocated for the concept of the local EITC coalition before the City Council. Upon ratification of the concept, the City became an investor in the project. Laredo Area Community Foundation's role with financial institutions was equally important. They served as a catalyst by hosting informational luncheons and conducting personal follow-up visits to



engage the support of local banks to change how their community addressed the concerns of the working poor.

The New Mexico Community Foundation continues to support EITC work in immigrant and Native American communities and has supported community action agencies in New Mexico that are part of an asset building network that promote these strategies at a statewide level. The network has secured hundreds of thousands of dollars in recurring funding from the New Mexico State Legislature for IDAs.

Many of the responding community foundations are serving on regional or statewide task forces or coalitions created through governmental agencies and, in some cases, those liaisons have been quite productive in garnering additional resources for Family Economic Success strategies. New Mexico's Lieutenant Governor has been a leader in creating a Family Economic Sustainability task force to provide access to EITC and protection from predatory lenders for low-income residents.



Wins, Challenges and Room to Grow

Through their support of FES initiatives border community foundations celebrated wins, faced challenges and identified areas of growth towards increasing their impact.

Wins

Wins included the results seen in terms of increased support and appreciation of the impact of FES work, increased visibility for the community foundation and enhanced skills for creating partnerships and nurturing civic engagement.

Results

Many border community foundations noted that FES strategies deepened understanding of and commitment to their core mission. Community foundations aim to

improve the quality of life in their service areas, and the FES emphasis on families makes that effort more personal and tailored. The annual increases in EITC returns provided community foundations with measurable results that go beyond the impact on families because significant dollars are channeled back into the local economy.

Community Foundations also deepened their own financial commitment. For example the Arizona Community Foundation has committed nearly half a million dollars toward asset building strategies for border families over the past five years. During that same period, ACF leveraged another \$125,000 in support from outside sources. Because of concrete, measurable results, the foundation has continued to secure and commit resources beyond the original timeframe of the initiative. Currently, efforts are underway to take the initiative to scale statewide.

The community foundation supported the concept of the coalition to go before the City Council and be ratified. We had a luncheon to introduce the concepts to local bankers and are now working with them one on one. In some cases it is taking two or even three visits; we are in an educational process at this time.
-- Laredo Area Community Foundation

In serving and benefiting populations that have been traditionally isolated and neglected, these visible investments by community foundations have led to increased visibility and credibility of the community foundation among partner organizations and border communities. Community foundations often develop individual relationships with agencies and nonprofits. While these can be effective, many foundations surveyed commented that through this initiative, their relationships with their community had been transformed from a grantee-grantor relationship for a specific program to a more embedded and complex set of relationships with a concrete goal of reducing poverty for low-income families in their region. This deepened connection was perceived as a benefit to both the community and the foundation, and also provided community foundation staff with the feeling of satisfaction of 'doing the right thing.' The results have been tangible: people were helped into home ownership, to get a better education, to become self-sufficient or to start a business.

Visibility

Many community foundations found that FES strategies provided an excellent platform to build local profile and community recognition. The visibility of the EITC efforts broadened awareness of community foundations and their interests, and generated a greater

understanding of their role in the community. Community foundations are often conveners or catalysts, sharing their approaches and best practices within their service area. Adding anti-poverty strategies to their programmatic foci has broadened the perception of what community foundations “typically” fund.⁵

Partnership & Civic Engagement

The role of the community foundation in implementing FES strategies is more often a catalyst than the lead agency. Partnership activities require community foundations to master the art of negotiation. Some community foundations have found the FES strategies to be an effective platform for demonstrating and establishing their role as a convener and bridge builder.

Most agreed that “the whole is greater than the sum of its parts,” and that participation in FES strategies has created new networking opportunities and increased the possibility of discovering new ways of working together in the community.

All of the agencies in our coalition are Community Development Corporations. Philanthropy's relationship with nonprofit corporations or community development corporations in financial education work is a crucial assumption that is different from a regular nonprofit. A CDC understands community economic development and that individual financial management can be translated to community.
--San Diego Foundation

The opportunity to utilize the federal tax structure was cited as an important demonstration of the role of partnering with government in allocating community resources in ways that focus on asset building rather than funding poverty.

Finally, partnerships were cited as a humbling experience, allowing foundation staff and trustees to fully appreciate the unique role of philanthropy in the broader spectrum of social change. Because FES strategies are relatively new to most of the respondents, the opportunities for developing stronger connections to organizations with expertise and other resources were cited as a primary benefit.

These strategies were pioneered by the Annie E. Casey Foundation, which was recognized as an important connection. The partnerships operated at multiple levels—national, regional and local—helping the border community foundations to gain traction with other institutions doing this same work in other regions.

Locally, respondents learned how nonprofits can interact across sectors for increased leverage and results, and the partnerships generated deeper and richer relationships than are traditionally seen between funders and grantees. Through their networks, community foundations served as brokers for resources and shared the opportunity among interested agencies.

Challenges

The top three challenges, while expressed differently in the various contexts, can be clustered into three broad areas: Human Resources, Financial Resources and Collaboration.

Human Resources

The participating community foundations include many that are quite small—operating with one or two staff members on a very limited budget. Even among the larger foundations, other activities compete for time and resources. Virtually no foundation had a staff person dedicated to FES strategies, thus the limitations of staffing and available time were acutely felt by all respondents. Each foundation was juggling their regular staff responsibilities with FES duties in the local coalition.

The need for specialized staff was also apparent. Because of their location along the U.S.-Mexico border, the populations intended to benefit from these programs are predominantly Spanish speaking. There was great need for staff and volunteers fluent in Spanish and for individuals with local networks and knowledge of the local culture.

There were also issues of staff turnover within local service providers. In smaller, more rural areas, the loss of leadership or a key staff person within an agency meant a significant delay before a new person was recruited, trained and ready to implement program activities.



⁵ Community foundations are predominately funded by individual donors who do not always prioritize the alleviation of poverty as a funding interest. There was a sense from survey respondents that FES strategies provide a concrete and quantifiable approach that allows community foundation staff to engage donors in a new way.

Finally, the strong reliance on volunteer labor was cited almost universally. Volunteers provide the technical tax preparation staff for the VITA Clinics. They must be recruited, trained and certified before they can prepare tax returns, and many sites had difficulty retaining volunteers from one tax season to the next.

Financial Resources

Many respondents talked about the difficulty of raising matching funds and getting the local banking community engaged. Additional resources are needed to sustain the ongoing infrastructure and training required for FES efforts. Those capacity building funds are always more difficult to raise than direct service dollars. Most of the community foundations did not have funds earmarked to undertake this effort and had to pull together the resources by redirecting unrestricted resources. Frustrations were expressed around local business partners operating in a self-interested mode with greater focus on short-term financial benefit than the long-term economic benefit of improving conditions for the working poor.

Collaboration

Family Economic Success strategies can be challenging because they require collaboration between partners that often have differing perspectives, come from different sectors, or are distanced geographically.

Rural coalitions face significant barriers to connections that would help them to organize and collaborate with partners that could advance the local FES work. Some respondents faced local “turf wars” between coalition agencies, where the emphasis remains on competition rather than collaboration. Along the border, the notion of shifting the nonprofit sector from deficit-based to asset-based thinking was also cited as a significant challenge when working with certain partners. Community agencies have been developed to provide direct services to low-income populations so the movement from poverty strategies that address immediate needs to prevention strategies that lead to long-term family and community asset accumulation is a significant departure from the status quo. New alliances established with economic development agencies and banking institutions that understand the value of enhancing consumer capability and educating new customers introduced a new and often challenging paradigm to coalitions.

Additionally, new connections between United Ways and community foundations were noted by the respondents as an area of opportunity, as well as



challenge. FES strategies provided a significant opportunity for collaboration between these potential competitors. While the trend has been toward more collaboration, the two agencies are often courting the same donors—especially in a small town. It is not always an easy collaboration, but it is a compelling opportunity for these two important community philanthropies to build trust and expertise in working together to advance the local community.

In at least one state, the FES work is leading to two community foundations with overlapping service areas that previously had a more competitive relationship to work together to leverage more resources for this cause.

Notwithstanding the particular participants of a coalition or its geographic location, community foundations learned that partnerships are more easily designed than implemented—more infrastructure, time, and training is needed than initially meets the eye. As the funding agency, community foundations were sometimes expected to be the sole provider of the necessary financial resources—an expectation that most were unable to meet. Smaller foundations expressed frustration that the business partnerships seemed easier to achieve in larger metropolitan areas, giving the impression that the available support is not distributed equally among populations in need.

Recommendations for Community Foundations and Other Funders

This study of border community foundations engaged in FES work surfaces six important considerations for community foundations and private funders interested in investing in these initiatives:

1. **COLLABORATION** - Funders may want to provide incentives to build stronger coalitions and include more collaborative partners. Incentives should be structured to avoid “turf wars” and unhealthy competition.
2. **SHARED UNDERSTANDING AND EDUCATION FOR COALITIONS** - Coalition members need to have a shared purpose and understanding of poverty issues related to FES work, otherwise rifts can develop within the coalition. Additionally, with a strong understanding of poverty issues, coalition members can speak more persuasively with community members about the importance of this work. FES coalitions should undertake joint learning about issues of poverty and its negative long-term impact on the community and local economic conditions.
3. **ASSET BASED COMMUNITY DEVELOPMENT** - Training in asset based community development strategies may also help coalition members to shift away from a “needs only” perspective.
4. **SUPPORT STAFF** - Support staff for either the community foundation or the coalition could assist in deepening the FES work of a community and result in more concrete evidence of impact. There is especially a need for Spanish-speaking staff to do this work on the border.
5. **VOLUNTEER RECRUITMENT** - Investing in volunteer recruitment, training and retention is a cornerstone in the success of these coalitions, and funding must be made available to create this infrastructure. Funders should consider matching locally raised funds for this purpose.

‘The role of community foundations has been critical to the success of the Frontera Asset Building Network (a learning community composed of local and regional border coalitions) The foundations have been able to complement FES efforts in a way that few other organizations could have. By convening, catalyzing and connecting agencies to other sectors and public policy, the foundations have helped to leverage and scale the activities of community agencies. --Ana Marie Argilagos, Senior Consultant, Annie E. Casey Foundation

6. **VOLUNTEER RETENTION** - Community foundations and funders should work with coalition members to develop incentives to retain key staff and volunteers in coalition activities, especially in more rural, less populated areas where turnover can threaten this work. Here again, the need to recruit and retain Spanish-speaking volunteers warrants special consideration and investment.

Expanding for Greatest Regional Impact

BPP community foundations and partners are uniquely well positioned to study and advance FES work across the border with their Mexican partners. To this end, at its annual meeting in 2007, Synergos organized a peer exchange between U.S. and Mexican BPP foundation partners to explore the possibility of a Mexican variant of FES work. Given the strong relationship between state and national fiscal and tax incentive structures and the FES framework, the applicability of the approach in the Mexican context presents interesting challenges. However, preliminary study on the potential for FES work in Mexico points to the presence of counterparts to the critical pillars of the FES work. Potential partners representing interests in the three FES legs—workforce development, asset accumulation, and family economic supports—are known. The work ahead for BPP partners—Mexican foundations in particular—will entail bringing these partners together to develop the integrated intervention that FES represents.

With FES strategies as one of the core components of their work, both U.S. and Mexican community foundation partners will continue to make significant strides towards improving quality of life for low-income families and communities in the border region.

For more information on this study or to be connected to the community foundations advancing FES work along the U.S-Mexico Border visit www.borderpartnership.org

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Photos by Bernadette Unis-Johnston

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